

EXHIBIT "A"

verizon

PAUL M DRAINVILLE
105 COMSTOCK DRIVE
WRENTHAM MA 02093

MAILED
3/7/01

This beneficiary form applies to: (check all that apply)

☒ Basic Life Insurance/Accidental Death & Dismemberment Insurance

☒ Supplemental Life

Primary Beneficiary Designation

In accordance with the conditions of various Group Policies issued to Verizon for Basic Group Life Insurance, Accidental Death and Dismemberment and Supplemental Group Life Insurance, I hereby revoke all previous designations of my primary beneficiary(ies), if any, as to all policies covering me, and designate as primary beneficiary(ies), in the event of my death, the following:

Name	Relationship	Date of Birth	Address	Share %*
LAURA DRAINVILLE	WIFE		105 COMSTOCK DR.	100%
			WRENTHAM MA 02093	
			→ EFFECTIVE JUNE 1, 2001	
			109 VIEW POINT PL.	
			WINTER SPRINGS, FL. 32708	

*must total 100%

If no share (%) is indicated, payment will be made in equal shares or to survivors in equal shares.

Contingent Beneficiary Designation

In the event all said primary beneficiaries predecease me, I designate as contingent beneficiaries:

Name	Relationship	Date of Birth	Address	
PAUL DRAINVILLE JR.	SON		61 ARBOR RD.	If more than one, contingent beneficiary payment is made in equal shares or to survivors in equal shares
STEPHANIE DRAINVILLE	DTR	11-2-89	PROVIDENCE, R.I. 02904	

☐ Check here if additional pages are attached.

Important: You must complete, sign and date the back of this form.

COVERAGE VERIFICATION

Group Policyholder: Trustees of the Supplemental and Dependent Life Insurance Trust
for the Employees of Verizon Corporation.

Owner: PAUL M DRAINVILLE
715 109 VIEW POINT PL
WINTER SPRINGS FL 32708

Group Policy Number: 104163
Policy Anniversary Date: January 1

Coverage ID Number: 3594270
Owner Number: [REDACTED]

**Original Effective Date of
Coverage:** 01/01/02

**Current Effective Date of
Coverage:** 01/01/02

Covered Person: PAUL M DRAINVILLE

Covered Person's Age: 54 *

Specified Amount: \$164,000

Rating Class: NON-SMOKER

Automatic Increases When Earnings Increase: NO

Dependent Child(Ren) Coverage: NOT-INCLUDED

Company: Metropolitan Life Insurance Company

* As of Policy Anniversary Date

Your beneficiary designations will remain the same as your previous supplemental life plan.
To update your elections, please contact Marsh @WorkSolutions at 1-800-336-9427.

CREATED ON: 11/19/2001

Answer Center

[Vz Benefits](#) > Your Health and Welfare Plans Overview

Your Health and Welfare Plans Overview

- [1 Vz Benefits](#)
- [2 Enrolling for Coverage](#)
- [3 If You Have Other Coverage Available](#)
- [4 Paying for Coverage](#)

Vz Benefits

Vz Benefits are designed to provide financial protection in the case of illness, accident, or death. The company offers a variety of Vz Benefits options and coverage levels so you can choose the coverage that best meets your needs.

Enrolling for Coverage

When you first become eligible, you'll receive some coverage automatically. For other coverage, you'll need to enroll, or you will be assigned coverage.

If you're a new employee, you can enroll for benefits for the rest of the current plan year (January 1 to December 31). You can then change your choices during the next benefits renewal period.

If you're a current employee, you can change your coverage during any benefits renewal period.

In some situations, you might be able to make midyear changes to your coverage, if you have a qualified change in status.

If You Have Other Coverage Available

You might be eligible for coverage under more than one employer's plans--for example, if your spouse can cover you under his or her employer's plans. In this case, you can waive coverage under the company's plans.

Having coverage under more than one medical or dental plan doesn't always provide more benefits. Most plans coordinate benefits, which means you'll receive no more benefits from both plans than you would from the single plan with the higher benefits. As a result, you pay the full price for coverage under both plans but might not receive better coverage.

Be sure to review the benefits offered by both plans carefully before deciding under which plan or plans to enroll.

Paying for Coverage

The company pays for many of your benefits. But some plans are voluntary and require you to enroll and pay your share of the cost through before-tax or after-tax payroll deductions.

[Top](#)

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Vz Benefits Retiree Overview

LAURA L. DRAINVILLE Hewitt Associates - 09-05-2007 9:17 a.m. Central Daylight Time

Answer Center

[Vz Benefits](#) > Vz Benefits Retiree Overview

Vz Benefits Retiree Overview

1 Enrolling for Coverage

2 If You Have Other Coverage Available

3 Paying for Coverage

Verizon's retiree benefits are designed to protect you financially in case of illness or death. The company offers a variety of plan options and coverage levels so you can choose the coverage that's right for you.

Enrolling for Coverage

You receive some coverage automatically once you become eligible and/or initiate retirement. For other coverage, you need to enroll. If you don't enroll, you'll be assigned your current coverage, if it's available. If your current coverage isn't available, you'll be assigned your sponsored plan.

When you retire from Verizon, you can enroll for benefits for the rest of the current plan year (January 1 to December 31).

If you're a current retiree and want to change your coverage, Anytime Enrollment will be available to retirees who participate in the retiree medical plan. This means that you can change your elections at any time, as many times as necessary, for any reason.

If you have a change in status, you can make midyear changes to your coverage that are consistent with your status change.

If You Have Other Coverage Available

You may be eligible for coverage under more than one medical or dental plan--for example, your spouse may be able to cover you under his or her employer's plans. In this case, you can waive coverage under the Verizon plans.

Having coverage under more than one medical or dental plan doesn't necessarily mean you get more benefits. Most plans coordinate benefits, which means your total benefit is limited to what you would receive under the plan with the highest coverage level.

Be sure to review the benefits offered by both plans carefully before making your enrollment choices.

Paying for Coverage

You might pay for a portion or the entire cost of your retiree medical, dental, and retiree life insurance coverage. You pay the entire cost of your retiree supplemental life insurance coverage, spouse/partner life insurance coverage, and child life insurance coverage.

Special Rules for Retiree Subsidies

Generally, you won't be eligible for company-subsidized retiree welfare benefits if either of the following applies to you:

- You were rehired on or after 01-01-2005 into a position with management benefits.
- You were rehired on or after 01-01-2005 into a position with non-management benefits.

However, certain groups of rehired employees may be eligible for a subsidy depending on the number of years of service and as described in your current summary plan description:

- If you were rehired on or after 01-01-2005, you may be eligible for a company subsidy toward your retiree welfare coverage based on your years of service, but not on your service after the date of your rehire.
- If you were rehired on or after 01-01-2005, you may be eligible for a company subsidy toward your retiree welfare coverage based on your years of service, but not on your service after the date of your rehire.

<https://benefits.hewitt.com/cl3ybr5pu/ybr5cl31b/HmBmRtee010HwPlnRteeOvrw>

Answer Center

[Vz Benefits](#) > [Life and AD&D Overview](#) > [Retiree Life Insurance](#)

Retiree Life Insurance

- 1 [How the Plan Works](#)
- 1 [Cost of Coverage](#)
- 1 [Your Coverage Option](#)
- 1 [Accelerated Death Benefit](#)

How the Plan Works

The Retiree Life Insurance Plan pays benefits to your beneficiary if you die while covered by the plan. Your beneficiary will need to file a claim. Certain exclusions might apply.

You can convert your coverage to an individual policy without providing evidence of insurability (EOI) within 31 days after the date your active employee coverage ends.

Cost of Coverage

Effective 06-30-2006, if you have 15 or more years of service frozen on 06-30-2006 (including the additional 18 months of service), you'll be eligible for \$10,000 retiree basic life insurance.

If you don't have 15 or more years of service as of 06-30-2006, you'll be offered access to \$10,000 retiree basic life insurance unsubsidized.

Special Rules for Retiree Subsidies

Generally, you won't be eligible for company-subsidized retiree life insurance benefits if either of the following apply to you:

- * You were hired into a position with management benefits on or after 01-01-2005.
- * You leave the company and are subsequently rehired into a position with management benefits on or after 01-01-2005.

However, certain rehired employees will be eligible, as described below:

- * If you're retirement-eligible when you leave Verizon and are later rehired, you'll be eligible for a company subsidy toward your retiree life insurance coverage.
- * If you're an employee of the former GTE with Change In Control (CIC) protection and you leave Verizon and are later rehired, you'll receive a subsidy if you choose to participate in the former GTE retiree medical and life insurance plans when you retire.

Note: To be eligible for CIC protection, you had to have been retirement-eligible under your former GTE pension plan no later than 05-18-2004. The life insurance amount provided under the former GTE plan is \$5,000.

- * If you transfer from an associate position to a management position and retire from a management position:
 - If you originally were hired before 01-01-2005, you'll be eligible for a company subsidy toward retiree life insurance coverage.
 - If you were hired on or after 01-01-2005, you won't be eligible for a company subsidy toward retiree life insurance coverage.
- * If you were a management employee working for a Verizon affiliate that didn't provide a company subsidy toward retiree life insurance benefits and you transferred to a management position at a Verizon affiliate that provides a company subsidy:
 - If you transferred before 07-01-2005 and you subsequently retire from a participating affiliate, you'll receive a company subsidy based on all of your net credited service.
 - If you transferred after 07-01-2005, you won't be eligible for a company subsidy toward retiree life insurance coverage.

Related Info

- 1 [Naming Life Insurance Beneficiaries](#)
- 1 [When Coverage Ends](#)
- 1 [Retiree Supplemental Life Insurance](#)

Answer Center

[Vz Benefits](#) > [Life and AD&D Insurance Overview](#) > [Retiree Supplemental Life Insurance](#)

Retiree Supplemental Life Insurance


- 1 [How the Plan Works](#)
- 2 [Cost of Coverage](#)
- 3 [Your Coverage Options](#)
- 4 [Coverage Restrictions](#)
- 5 [Assignment of Benefits](#)
- 6 [Accelerated Death Benefit](#)

How the Plan Works

The Retiree Supplemental Life Insurance Plan pays benefits to your beneficiary if you die while covered by the plan. Your beneficiary will need to file a claim to receive benefits.

Certain exclusions may apply.

Cost of Coverage

 You'll be billed for the full cost of this coverage unless you choose to have deductions taken from your pension check or to have your bank account directly debited for the cost of coverage.

Your Coverage Options

If you had Employee Supplemental Life Insurance as an active employee, you may continue your benefits when you retire.

Note: You can never increase your coverage amount from the level you had when you retired. You may decrease your coverage amount at any time to one of these levels:

- No Coverage
- One times your benefits pay in effect when you retire
- 2 times your benefits pay in effect when you retire
- 3 times your benefits pay in effect when you retire

Coverage Restrictions

At retirement, the coverage level you had as an active employee will continue unless your active coverage was greater than 3 times your benefits pay. If your active coverage was greater than 3 times your benefits pay, your coverage will be reduced to 3 times your benefits pay in effect when you retire.

The maximum coverage amount is \$10 million.

Assignment of Benefits

You can make an absolute assignment of your life insurance benefits. When you do, you give the named person or entity (such as a trust) the authority to make all decisions relating to your life insurance benefits.

Accelerated Death Benefit

If you have a life expectancy of 12 months or less, you can request an accelerated benefit from the Retiree Supplemental Life Insurance Plan.

- You'll receive up to 80% of your Basic and Supplemental life insurance coverage benefit, up to a maximum of \$500,000 each.
- Once you receive the accelerated benefit, your total benefit is reduced by the amount you receive.

Payment is made directly to you.

When you die, your beneficiary will receive the remaining balance of the life insurance benefit.

For more information or application forms, contact MetLife. See the Contact Us section for the telephone number.

[Top](#)

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Choice Confirmation of Enrollment

Statement Date 06-11-2002

Soc. Sec. Num. [REDACTED]

000003

PAUL M. DRAINVILLE

109 VIEW POINT PLACE

WINTER SPRINGS FL 32708

This statement confirms your benefit choices and prices. Your current family coverage information and the prices that you agreed to are also provided. These elections remain in effect until the end of the plan year unless a qualified change in status occurs. The recent benefit choices you made are shown below.

Please review this statement carefully and keep it for your records. If you need to make a correction or have experienced a qualified change in status, please contact the Verizon Benefits Center within 14 days of receipt of this notice at the special Choice hotline, 1-888-434-4737. For any Choice related inquiries that you may have after June 15, 2002 please contact the Verizon Benefits Center by calling Verizon Benefits Connect at 1-866-998-8777.

Your Coverage for 2002

	Annual Price
<ul style="list-style-type: none"> • Retiree Pre-Medicare 	
Option 411-Cigna-Mixed	\$0.00
Coverage Category 1-You Only	
<ul style="list-style-type: none"> • Retiree Dental 	
Option 14-Supplemental	\$114.96
Coverage Category 1-You Only	
<ul style="list-style-type: none"> • Retiree Life Insurance 	
Option 8-Retiree Life - \$10,000	\$0.00
If your basic life insurance coverage is more than \$50,000, an amount of taxable imputed income will appear on your W-2 earnings statement at the end of the year.	
For example, if you have insurance coverage of \$60,000, the value of \$10,000 will be subject to tax.	
TOTAL	\$114.96